

BANKERS' CONVENTION TO MEET AT OLD POINT

Twenty-First Annual Meeting of Virginia Association Opens Thursday.

WILL DISCUSS NEW BANKING ACT

Interesting Program for Three-Day Session Has Been Outlined, and Will Include Several Richmond Men as Speakers.

For the seventh time since its organization, twenty-one years ago, the Virginia Bankers' Association will this year hold its annual convention at Old Point Comfort. The convention will last three days, beginning at 10 o'clock next Thursday morning, and the auditorium of the famous Chamberlin Hotel will again be the theatre of its deliberations.

An attractive program, which has been mailed to every member of the association, indicates that the three-day meeting will be crowded with business of the first importance to Virginia bankers, but gives assurance at the same time that there will be enough diversion to make the week-end at Fortress Monroe a genuine vacation. Secretary Walker Scott, of Farmville, who is in charge of the preliminaries, is proceeding on the assumption that next week's convention will be the best attended in the history of the organization.

The meeting this year will reflect the buoyancy and confidence that was engendered in Virginia banking circles by the selection of Richmond as the seat of one of the twelve Federal reserve banks. When the bankers met at Old Point last June the Federal reserve act was still in the making, and the stirring defense of the bill by Senator Owen, of Oklahoma, was the central feature of the 1913 meeting.

WAS AMONG FIRST

TO FAVOR CURRENCY REFORM. Senator Owen's address, carried in the convention off its feet, and the body with scarcely a dissenting vote went on record as endorsing the currency reform principles advanced by the speaker. The Virginia Bankers' Association was among the first of the State bodies thus to lend its weight to the currency reform movement.

The convention this year will be held at a time when the administration is giving critical thought to the making of the Federal Reserve Board which will administer the measure, which the body last year endorsed. Several of the speakers will touch in their addresses upon the new banking system, as it will affect this State. The meeting will afford the first opportunity for a general expression of the State's bankers on the possibilities of the new system.

Leading in the array of speakers who will address the convention is Director George F. Roberts, of the United States Mint, Washington. His subject will be "International Movements of Gold." Mr. Roberts will be the first speaker at the Friday morning session.

WILL ASSEMBLE ON

THURSDAY MORNING. The convention will be called to order at 10 o'clock Thursday morning by President Joseph M. Hurt, of Blackstone, and Rev. William E. Hill, of the West End Presbyterian Church, Atlanta, will offer prayer. A committee on resolutions will be appointed, and the rest of the morning session will be devoted to the reports of the major officers and standing committees.

Interest will center chiefly in the report of President Hurt, who will deal in a comprehensive way with the status of the banking business in Virginia and indicate the shortcomings that stand in need of correction. The report of the taxation committee, of which Oliver J. Sands, of Richmond, is chairman, will be of immediate interest in view of the approaching special session of the Legislature to re-draft the State's tax law.

The reports from the major officers will be followed by the reports from the five banking groups of the association. The chairman who will report are: Group I, A. Woodford, Suffolk; Group II, M. G. Field, Orange; Group III, Westwood Hutchinson, Mechanicsville; Group IV, W. W. Waddell,

Charlottesville, and Group V, T. E. King, Marion.

Immediately following the adjournment of Thursday morning's session, members of the American Bankers' Association present, will meet to elect a member of the executive council of the association; a vice-president of that association for Virginia, and a member of the general nominating committee for the next American Bankers' Association convention, which will be held in Richmond.

KEESER TO SPEAK

ON INSTITUTE WORK. After an intermission for luncheon, business will be resumed with a session at 3 o'clock in the afternoon. There will be the following addresses: "Benefits to Be Derived From the American Institute of Banking," George H. Keeser, assistant cashier Merchants National Bank, Richmond. "Banking From Two Points of View," H. L. Eley, assistant cashier The People's Bank, Courtland.

"Developing a Bank's Business by Advertising," Fred W. Ellsworth, manager department of new business, Guaranty Trust Company, New York. Thursday evening will be given up to diversion, and each member will seek to attire his own fashion. There will be ample time for boat trips to Ocean View, Norfolk, or Virginia Beach. Those who choose to remain at Old Point will enjoy a band concert by the famous Fort Monroe Marine Band at 5:30 o'clock in the afternoon, and an informal dance at 8:30 o'clock in the ballroom of the Chamberlin.

Business will be resumed Friday morning with a session at 10 o'clock. The opening work will be the nomination of officers. This will be followed by the address of Director Roberts, and an address by President Joseph D. Eggleston, of the Virginia Polytechnic Institute, Blacksburg, on the subject, "Educating the Producer."

WILL DISCUSS GENERAL BUSINESS CONDITIONS. In accordance with a resolution passed at the 1910 convention, the first part of the session Friday afternoon will be devoted to general discussion of matters affecting the banking business of Virginia. The delegates will speak informally, and the subjects will be introduced under the head of new business. The set addresses of the Friday afternoon session will be:

"Agricultural Development and Vocational Education," V. Valden, cashier First National Bank, Farmville. "Taxation and Business," Dr. Douglas S. Freeman, Richmond.

The two addresses will be followed by an informal discussion in which members and visitors will be invited to participate. On Friday night the bankers will abandon business to attend the annual dinner which will take place at 8:30 o'clock. This is always an imposing function and one of the big events in the Virginia banking world.

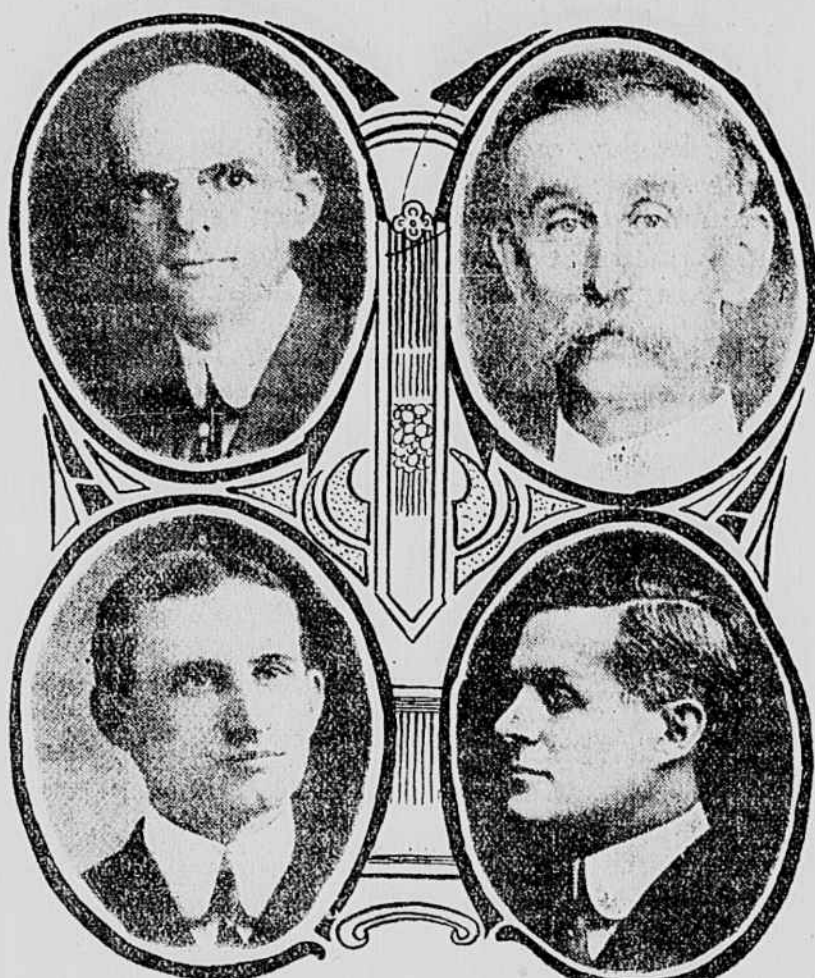
The convention will complete its deliberations Saturday, when delegates will convene at 10 o'clock in the morning to dispose of unfinished business and to elect and install new officers. The committee on resolutions will present its report for ratification by the convention. Immediately after final adjournment the new executive council will hold a meeting in the secretary's office.

REGISTRATION OFFICES OPEN ON WEDNESDAY. Registration headquarters will be opened in Room M at 8 o'clock Wednesday night. Delegates are urged to enroll immediately upon arrival and obtain their badges. The executive council will meet at 9 o'clock Wednesday night to pass finally upon all matters of business that will come before the 1914 convention.

The present officers of the Virginia Bankers' Association are: Joseph M. Hurt, president, cashier of The Citizens Bank, Blackstone; C. E. Tiffany, vice-president, president of Fauquier National Bank, Warrenton; Walker Scott, secretary, cashier of the Planters Bank, Farmville; and Julien H. Hill, treasurer, cashier of the National State and City Bank, Richmond.

The executive council is composed of W. H. Vest, Newport News; Oliver J. Sands, Richmond; G. R. Battelle, Mechanicsville; J. J. Scott, Bedford City; J. W. Bell, Abingdon; T. F. Beery, Harpersburg; R. E. Jordan, South Boston; S. L. Barrow, Blackstone; C. Taylor Burke, Alexandria; H. W. Jackson, Richmond; and Thomas B. McAdams, Richmond.

Officers of Bankers' Convention



WALKER SCOTT, Secretary.
C. E. TIFFANY, Vice-President.

JOSEPH W. HURT, President.
JULIEN H. HILL, Treasurer.

Health and Beauty Hints BY MRS. MAE MARTYN

Marguerite: You should make up and use this harmless eye tonic, and you will have no further trouble with your eyes. In 1 pint clear water dissolve 1 ounce crystals. Put 2 or 3 drops in each eye twice a day for a while, and the smart and ache will entirely disappear. The crystals tonic will give almost instant relief to tired, aching eye-muscles and its timely use frequently overcomes the need for glasses.

City Girl: Yes, some soaps have a tendency to rob the scalp of all its oil, and frequently causing a mild form of eczema. Get from your drug-throat and dissolve a teaspoonful in a cup of hot water, then pour this mixture on the head slowly and rub well. The thick, cleansing lather will dissolve all dust, dandruff and excess oil, and greatly invigorate the scalp and hair roots. Rinsing leaves the scalp immaculately clean, while the hair dries quickly and is greatly enriched in color and brilliancy. Canthrox shampoo, if used regularly, will correct scalp troubles and induce the hair to grow thick and beautiful.

Priscilla: The old-fashioned kardeno tonic is Nature's best helper, and a course of treatment of this famous blood cleanser and tissue-builder restores strength and vitality to the weak, worn body. It is easily and cheaply made at home—just dissolve 1/2 cupful sugar and 1 ounce kardeno in 1/2 pint alcohol (not whiskey), then add hot water to make a full quart. The dose is a tablespoonful before each meal. This tonic restores lost appetite, builds up and strengthens the body, gives to the skin a clear, healthy glow and guards against bodily ills.

Mrs. A. I. M. To retain the velvety smoothness and healthy tint of your complexion, apply daily a spumax lotion made by dissolving 4 ounces spumax in 1/2 pint witch hazel or hot water, to which add two teaspoonfuls glycerine. This protects the perfect complexion and will make a "muddy," oily or blotchy skin clear and pleasantly beautiful.

Ella: You should keep your face free from ugly hair growths by using the following treatment when necessary: Mix a little powdered talc with water and apply the paste to the objectionable hairs. After about two minutes rub off and the hairs come with it. Washing the skin leaves it soft and free from blemish.

Marie L. Electric scalp massages will not do as much for your scalp as will a plain quinson hair tonic, made by adding 1 ounce quinson to 1/2 pint alcohol, in which is then poured 1/2 pint water. Manipulate the scalp thoroughly when you use this tonic and you will be surprised how quickly the dry, scaly condition will disappear. Then, too, this treatment will restore the proper lustre and soft fluffiness to your hair. I unhesitatingly recommend this quinson tonic for dandruff, faded, streaky or gray hair, because of the great good it has done for others.

Mrs. De L. If you are getting too fat mix together 4 ounces parnotis and 1/2 pint hot water. When cold strain and take 1 tablespoonful before meals until weight is where you want it. This is a safe, harmless method of fat-reduction and does not depend on dieting or unusual exercising. The parnotis treatment is gentle in action and restores the symmetrical lines to the figure.

Eye: Wrinkles and premature age marks are quickly erased from the skin by the following treatment: Into 1/2 pint cold water dissolve 1 ounce almonzon and add 2 teaspoonfuls glycerine. Let stand one day, then at night apply generously to skin covering the wrinkles. This protects the surface and stimulates the blood vessels just beneath the skin and to energize the starved tissues underneath the crosses that they gradually assume their proper size—then the wrinkles or lines will have vanished. As a skin cleanser and rejuvenator of the complexion, the almonzon cream-jelly is not equalled. All blemishes, blackheads, skin roughness and sallowness vanish as if by magic.

Read Mrs. Martyn's book, "Beauty," \$5.—Advertisement.

Duffy's Made a New Man of Him



MR. FRANK A. PENROSE.

tonic to have Duffy's Pure Malt Whiskey handy at all times."—Frank A. Penrose, 2234 S. Third St., Philadelphia, Pa.

When food fails to nourish, sleep does not invigorate, and you feel that life is hardly worth the living, you should take

Duffy's Pure Malt Whiskey

as directed. It is just the pure, gentle tonic-stimulant you need to overcome weakening, wasting and run-down conditions of the body, brain and muscle. It gives the system power to throw off and resist coughs, colds, grip, catarrh, bronchitis and relief of pneumonia, stomach troubles and low fevers.

"Get Duffy's and Keep Well"

Sold in sealed bottles only, by most druggists, grocers and dealers, \$1.00 a large bottle—never in bulk.

The Duffy Malt Whiskey Co., Rochester, N. Y.

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12 North Twelfth St., Phone 123

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of the South

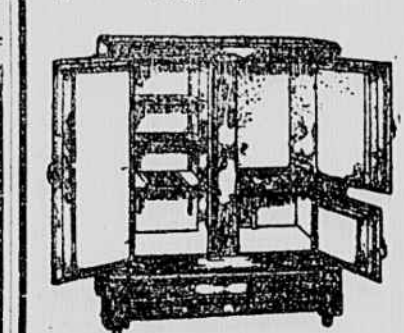
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Fourth and Broad Sts.

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On All
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and
Refrigerators

If you haven't made your purchase yet, come to our store this week, see the many designs and get our prices. Below is one of our best values that sold for \$23.50.

PRICED NOW
\$20.00

We have other designs ranging from \$7.75 up.



25%

Discount on all Large Gas Ranges. Only about ten of these are left at this reduction.



Why Not Now

See us about a CARRIAGE, GO-CART or SULKY for that baby.

We have just the styles you are looking for, and the prices are within your reach. If you do not care to pay cash, have it charged and pay 50c a week.

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Former sufferer from general debility

restored to health by Duffy's Pure Malt Whiskey after all other medicines failed. He says:

"Some time ago I had a serious breakdown bordering on general debility. I could not sleep, lost all appetite for food, and felt miserable all the time. Our family doctor prescribed, but I got no relief from his medicines. Finally I gave up work and went to the country to regain my lost strength. When there about a week, I saw an advertisement in a Philadelphia paper telling the qualities of Duffy's Pure Malt Whiskey, and I decided I would at least give it a fair trial. I purchased a bottle and commenced taking it according to directions. After using the first bottle I felt stronger and threw the doctor's medicines away. I used four bottles in all of my famous medicinal whiskey, and in two months' time I felt like a new man and was able to resume my work again. I advise all people who need a strength-giving tonic to have Duffy's Pure Malt Whiskey handy at all times."—Frank A. Penrose, 2234 S. Third St., Philadelphia, Pa.

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On All
Ice Boxes
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PRICED NOW
\$20.00

We have other designs ranging from \$7.75 up.



25%

Discount on all Large Gas Ranges. Only about ten of these are left at this reduction.



Why Not Now

See us about a CARRIAGE, GO-CART or SULKY for that baby.

We have just the styles you are looking for, and the prices are within your reach. If you do not care to pay cash, have it charged and pay 50c a week.

Rothert & Co.
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The New Lord Palm Beach

Just arrived, a "winning" addition to the cool, aristocratic "Lord Palm Beach"—the model shown above, with button-through patch pockets and waistcoat—beautifully styled, and hand-tailored to keep shape as long as you wear it—

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The "Lord Palm Beach," without waistcoat, \$7.50.

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FACTORY TO YOU

Business Hours: Daily, 8 to 5; Saturdays, 8 to 6, Until September 15th

Miller & Rhoads

Announce Big Reductions in All Their

Women's Spring Suits!

Beginning to-morrow morning, we will place on sale OUR ENTIRE STOCK of this season's Silk Suits and Woolen Suits, at EXTRAORDINARY REDUCTIONS IN PRICES!

So unusual are the Bargains to be offered in this sale, that scarcely a Suit would remain on our racks at closing time, if the real significance of this event could be understood by even our regular patrons. THEY KNOW—the class and character of Miller & Rhoads Suits quite as well as we do, and when we announce—

Suits at \$7.75, \$10, \$15 and \$19.75

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Women who visit mountains and seashore know there are many cool days and evenings when heavier outer garments are not only desirable but essential, to comfort and health. That "Extra Suit" is just the thing to carry with you.

These Suits comprise such popular Silk and Woolen Materials as Poplins, Moires, Crepes, Men's Serges, Gabardines, Novelty Fabrics, etc., and all ARE THIS SEASON'S NEW AND POPULAR STYLES—plain tailored and fancy effects—not an old or "carried-over" Suit is to be found in any of the lots.

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All the latest numbers for the children for hot summer wear. Call around and buy two pairs for the price of one elsewhere.



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Women's White Canvas Button Shoes, low, broad and Cuban heels, **\$1.19**
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